



Order Filed on November 5, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:

Alfredo F. Chao and
Chris Anne Chao

Case No.: 18-24434 (VFP)

Hearing Date: 11/1/2018

Judge: Vincent F. Papalia

Chapter: 13

Recommended Local Form:



Followed



Modified

**ORDER DENYING MOTION OR
APPLICATION FOR THE ENTRY OF AN ORDER
TO PARTICIPATE IN LOSS MITIGATION**

The relief set forth on the following page is hereby **ORDERED**.

DATED: November 5, 2018

A handwritten signature in black ink, appearing to read "Vincent F. Papalia".

Honorable Vincent F. Papalia
United States Bankruptcy Judge

A motion or application having been filed on September 10, 20 18 by Javier Merino, on behalf of the debtors, for entry of an order as set forth above, all interested parties having been duly served, the Court having considered all of the papers submitted, along with any arguments of counsel, and for good cause shown; it is

ORDERED that the aforesaid motion or application is denied.*

The successful party shall serve this order on the debtor, any trustee and all parties who entered an appearance on this matter.

*for the reasons set forth on the record on November 1, 2018.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Alfredo F. Chao
 Chris Anne Chao
 Debtors

Case No. 18-24434-VFP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: pdf903

Page 1 of 1
 Total Noticed: 1

Date Rcvd: Nov 05, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 07, 2018.
 db/jdb +Alfredo F. Chao, Chris Anne Chao, 279 Highland Avenue, Wood Ridge, NJ 07075-1523

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 07, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 5, 2018 at the address(es) listed below:

Charles G. Wohlrab on behalf of Creditor LEHMAN XS TRUST MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-15, U.S. Bank National Association, as Trustee, successor in interest to Bank of America National Association, as Trustee, successor by cwohlab@logs.com, njbankruptcynotifications@logs.com
 Denise E. Carlon on behalf of Creditor DITECH FINANCIAL LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
 Javier L. Merino on behalf of Debtor Alfredo F. Chao jmerino@dannlaw.com, notices@dannlaw.com;mdann@dannlaw.com;bflick@dannlaw.com;edwardo@dannlaw.com;9497659420@filings.docketbird.com;Amy@DannLaw.com
 Javier L. Merino on behalf of Joint Debtor Chris Anne Chao jmerino@dannlaw.com, notices@dannlaw.com;mdann@dannlaw.com;bflick@dannlaw.com;edwardo@dannlaw.com;9497659420@filings.docketbird.com;Amy@DannLaw.com
 Jeanette F. Frankenberg on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper as servicer for U.S. Bank National Association, as Trustee, Successor in Interest to Bank of America National Association, as Trustee, Successor by Merger to cmecf@sternlav.com
 Joel R. Glucksman on behalf of Creditor City of Union City jglucksman@sh-law.com
 Marie-Ann Greenberg magecf@magtrustee.com
 Rebecca Ann Solarz on behalf of Creditor DITECH FINANCIAL LLC rsolarz@kmlawgroup.com
 Sindi Mncina on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper as servicer for U.S. Bank National Association, as Trustee, Successor in Interest to Bank of America National Association, as Trustee, Successor by Merger to smncina@rascrane.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10